



North Florida District *LENDER NEWS*

December 2005

Your Small Business Resource

SBA Success Story

Coffee Flow is More Than Steady Thanks to the Assistance of the Alliance Women's Business Center

Orlando- Lenore Broadley and her husband Richard have traveled many miles and lived in some of the best places in America. Being open to new experiences, they moved to Orlando in 1994 where Lenore transferred to accept a position with Radisson Barcelo Hotels, and soon thereafter, became a successful small business owner.

In 2001, after 21 years in the hotel industry, Lenore joined with her husband and together they opened their first Coffee shop, Café Grande located on International Drive in Orlando. Soon, they will open their second coffee shop, Coffee Cay, on Millenia Blvd. Opening a second store at a different location would bring a new challenge to the Broadley's. Business is "tourism" based at Café Grande, Inc. and Coffee Cay Corp. creates a more "neighborhood" based atmosphere. Lenore is the majority owner of Coffee Cay and is excited about the venture. She is training the new staff and says Coffee Cay is prepared to open its doors. The journey that Lenore, Richard and their two children have taken has been adventurous and rewarding.

Lenore earned a degree in Education and Child Development in 1980. After earning a degree, she entered the hospitality industry and developed and managed staff in Food and Beverage, Restaurant and Sales. Lenore's career took her from Minnesota to Kentucky, to Delaware and Texas, before settling in Ontario, California where she lived for five years. There she met and married her husband, Richard. After getting married and having two children, Lenore and Richard moved again in California and then landed in Vail, CO, where Lenore accepted the position of the Director of Sales & Marketing at the Radisson Resort. When the property was going to be sold in Vail, Lenore interviewed and was offered the same position at the Radisson Barcelo Hotel in Orlando, FL. After two years as the Director of Sales & Marketing, Lenore was then promoted to General Manager, and served as the General Manager for the next five years.

Lenore's husband inspired her to go into business with him after seeing the success of the drive-through coffee shops in California. While they do not have a drive-through business, the California successes created enthusiasm for their own entrepreneurial adventure. Café Grande was opened in December of 2002 and has proven to be a huge success.

Realizing they would need more capital to purchase upgraded equipment and to hire new employees for the second coffee shop, Coffee Cay, Lenore sought out the assistance of the Alliance Women's Business Center in Orlando. There she was counseled by Rosina Seip regarding the possibility of a SBA loan. Lenore and Richard applied for and received an SBA CommunityExpress Loan (also known as a SOHO Loan- Small Office/Home Office) in May of 2005 through Innovative Bank. Lenore says that, "I could not have done it without their help. The Alliance Women's Business Center was so encouraging and seemed to really understand my needs as an expanding business owner. Thank you Rosina."

Coffee Cay will offer homemade gelatos in 16 flavors, including mango, pineapple and chocolate chip. They also plan to feature dessert crepes, and real fruit smoothies. These items will be in addition to their already popular coffee beverages which include cappuccino, lattes and espressos.

The CommunityExpress Loan Program is currently being run as a pilot program, which is available to selected lenders. The program has been offered to pre-designated geographic areas serving mostly Low and Moderate Income areas and New Markets small businesses. The program includes technical and management assistance, designed to help increase the loan applicant's chances of success. The maximum loan amount under the CommunityExpress Program is \$250,000.

The Alliance Women's Business Center started operations in March, 2005 to advance the success of women entrepreneurs at every stage of business development. Both aspiring and current business owners gain access to education, capital, resources and networks to help them become more successful. Programs are designed to deliver these benefits in support of women as they launch and grow their businesses. The Alliance Women's Business Center is partially funded by the SBA. For more information on SBA's Women's Business Centers, please visit www.onlinewbc.gov.

Lenore and Richard Broadley may be reached at Café Grande, 407-351-1717, 8445 International Drive.

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North Florida Loan Reports

Top Eleven 7(a) Lenders by Number of Loans Made for FY 2006 As of November 30 2005

Lender	Number of Loans	Loan Amount
BANK OF AMERICA, NATIONAL ASSOCIATION	52	\$ 1,519,500.00
BANCO POPULAR NORTH AMERICA	31	\$ 8,313,300.00
CAPITAL ONE, FEDERAL SAVINGS BANK	17	\$ 670,000.00
INNOVATIVE BANK	12	\$ 120,000.00
CIT SMALL BUSINESS LENDING CORPORATION	10	\$ 5,771,300.00
BUSINESS LOAN CENTER, LLC	8	\$ 801,500.00
COMPASS BANK	7	\$ 476,000.00
SUNTRUST BANK	5	\$ 210,000.00
BRANCH BANKING AND TRUST COMPANY	4	\$ 1,176,900.00
COMERICA BANK	4	\$ 1,593,500.00
FIRST COAST COMMUNITY BANK	4	\$ 351,000.00

504 Lenders by Number of Loans Made for FY 2006 As of November 30 2005

Lender	Number of Loans	Dollars
FLORIDA BUSINESS DEVELOPMENT CORPORATION	21	\$ 8,781,000.00
FLORIDA FIRST CAPITAL FINANCE CORPORATION, INC.	18	\$ 9,470,000.00
JACKSONVILLE ECONOMIC DEVELOPMENT COMPANY, INC.	2	\$ 2,025,000.00
BUSINESS DEVELOPMENT CORPORATION OF NORTHEAST FLORIDA, INC.	1	\$ 783,000.00
Total:	42	\$ 21,059,000.00

North Florida District Office
Loan Activity by County for FY 2006
As of November 30 2005

County	Number of Loans	Dollar Amount
ALACHUA	4	\$ 1,307,200.00
BAY	4	\$ 1,491,500.00
CITRUS	6	\$ 499,400.00
CLAY	12	\$ 957,900.00
DIXIE	1	\$ 15,000.00
DUVAL	44	\$ 11,979,500.00
ESCAMBIA	2	\$ 1,102,000.00
FLAGLER	4	\$ 65,000.00
GADSDEN	1	\$ 117,000.00
HERNANDO	4	\$ 2,020,000.00
LAKE	6	\$ 2,341,300.00
LEON	3	\$ 1,475,000.00
MARION	8	\$ 2,650,500.00
NASSAU	3	\$ 272,000.00
OKALOOSA	3	\$ 1,954,000.00
ORANGE	58	\$ 14,176,600.00
PUTNAM	2	\$ 290,000.00
SANTA ROSA	2	\$ 270,000.00
SEMINOLE	36	\$ 7,372,500.00
ST. JOHNS	12	\$ 1,199,500.00
SUMTER	1	\$ 1,181,000.00
SUWANNEE	1	\$ 30,000.00
TAYLOR	1	\$ 15,000.00
VOLUSIA	13	\$ 1,516,000.00
WALTON	1	\$ 1,833,000.00
Total:	232	\$ 56,130,900.00